

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ray E. Whittington, Jr.
Debra K. Whittington
Debtors

Case No. 18-05200-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Jan 16, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Ray E. Whittington, Jr., Debra K. Whittington, 19 Spruce Street, Mont Alto, PA 17237-9652
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
5140044	Discover, PO Box 742655, Cincinnati, OH 45274-2655
5140055	Zale's, PO Box 659819, San Antonio, TX 78265-9119

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jan 17 2024 00:24:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5140043	EDI: TSYS2	Jan 17 2024 00:24:00	Barclay's Wyndham, PO Box 13337, Philadelphia, PA 19101-3337
5142992	EDI: DISCOVER	Jan 17 2024 00:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5140045	EDI: DISH	Jan 17 2024 00:24:00	Dish Network, c/o AFNI, PO Box 3097, Bloomington, IL 61702-3097
5140046	EDI: WFNNB.COM	Jan 17 2024 00:24:00	Legendary Pine MC, PO Box 659569, San Antonio, TX 78265-9569
5140047	EDI: SYNC	Jan 17 2024 00:18:00	Lowe's, PO Box 530914, Atlanta, GA 30353-0914
5140048	EDI: SYNC	Jan 17 2024 00:18:00	Old Navy, PO Box 960017, Orlando, FL 32896-0017
5154161	Email/Text: Bankruptcy.Notices@pnc.com	Jan 16 2024 19:22:00	PNC BANK, N.A., Attention: Bankruptcy Department, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342
5140051	Email/Text: Bankruptcy.Notices@pnc.com	Jan 16 2024 19:22:00	PNC Bank, B6-YM07-01-7, PO Box 1820, Dayton, OH 45401-1820
5475923	EDI: PRA.COM	Jan 17 2024 00:24:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5475924	EDI: PRA.COM	Jan 17 2024 00:24:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5160349	EDI: PRA.COM	Jan 17 2024 00:24:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5140936	+ EDI: PRA.COM	Jan 17 2024 00:24:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5140049	+ Email/Text: bankruptcy@patriotfcu.org		

5140050	EDI: SYNC	Jan 16 2024 19:23:00	Patriot Federal Credit Union, 800 Wayne Avenue, Chambersburg, PA 17201-3810
5161254	EDI: Q3G.COM	Jan 17 2024 00:18:00	PayPal Credit, PO Box 71202, Charlotte, NC 28272-1202
5161253	EDI: Q3G.COM	Jan 17 2024 00:24:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5164043	+ Email/Text: bncmail@w-legal.com	Jan 16 2024 19:23:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5263165	+ EDI: PRA.COM	Jan 17 2024 00:24:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5141996	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jan 16 2024 19:25:43	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
5140054	Email/Text: bankruptcydept@wyn.com	Jan 16 2024 19:23:00	Wyndham Consumer Finance, 10750 W. Charleston Blvd., Ste 130, Las Vegas, NV 89135
5140053	EDI: SYNC	Jan 17 2024 00:18:00	Walmart, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5140052		Sheffield Financial
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5475928	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5475929	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2024 at the address(es) listed below:

Name Email Address

Brian C Nicholas on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

Hannah Herman-Snyder on behalf of Debtor 2 Debra K. Whittington hannah@nicklasandsnyder.com shannon@nicklasandsnyder.com

Hannah Herman-Snyder on behalf of Debtor 1 Ray E. Whittington Jr. hannah@nicklasandsnyder.com, shannon@nicklasandsnyder.com

Jack N Zaharopoulos TWecf@pamd13trustee.com

Michael Patrick Farrington on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mfarrington@kmllawgroup.com

Thomas Song on behalf of Creditor PNC BANK NATIONAL ASSOCIATION tomysong0@gmail.com

United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Ray E. Whittington Jr.

Social Security number or ITIN xxx-xx-3115
EIN _____

First Name Middle Name Last Name
Debra K. Whittington

Social Security number or ITIN xxx-xx-0860
EIN _____

Debtor 2
(Spouse, if filing)

First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-05200-HWV

Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ray E. Whittington Jr.

Debra K. Whittington

By the
court:

1/16/24



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.